

Section B -- Retirement and Survivor Benefits

This section presents data on retirement and survivor benefits provided by the Railroad Retirement Act. Regular retirement annuities are payable to employees with 10 or more years of railroad service, or 5 years if such service was performed after 1995, who qualify on the basis of age or permanent disability. Age annuities may begin as early as age 60 for an employee with 30 or more years of service or at age 62 for one with 10-29 years of service, or 5-9 years if at least 5 years were after 1995. Disability annuities are payable at any age if the employee is permanently disabled for any regular employment. Employees with a current connection with the railroad industry may receive annuities based on disability for their regular occupation if they have attained age 60 and have at least 10 years of service, or at any age if they have at least 20 years of service.

Supplemental annuities are payable to employees age 65 or older with 25 or more years of railroad service who have a current connection with the railroad industry, and some service prior to October 1981, and whose regular annuities were awarded after June 30, 1966. Employees retiring after June 1974 with 30 or more years of service are eligible to receive supplemental annuities as early as age 60.

Annuities can be paid to spouses of retired 30-year employees when both the employee attains age 60 and the spouse either attains age 60 or has a child in care. In other cases, the spouse of a retired employee can receive an annuity when the employee attains age 62 and the spouse either attains age 62 or has a child in care. Annuities may, under certain conditions, also be payable to the divorced spouse of a retired employee.

Survivor annuities are payable to widow(er)s at age 60, or as early as age 50 if they are totally disabled. Under certain conditions, annuities are also payable to surviving children under age 18, ages 18-19 attending school full-time, or age 18 or over who became totally disabled before age 22, to widowed mothers (fathers) with young or disabled children in their care, and to dependent parents. Annuities may also, under certain conditions, be payable to remarried widow(er)s and divorced widow(er)s. A small number of survivor (option) annuities are being paid to widows under laws in effect before August 1946.

Annuities are calculated under two-tier formulas. The tier I portion of an employee's regular annuity is calculated under a formula similar to the one used for social security benefits. This benefit is based on the employee's taxable railroad compensation and social security-covered wages, and is reduced by the amount of any social security benefit received. The tier II portion is based on railroad service only and computed under separate formulas.

Spouse and survivor benefits are also computed according to tiers. A spouse tier I benefit equals one-half of the employee's tier I portion, before reduction for the employee's social security benefit, if any. The spouse's tier I amount is reduced by the amount of any social security benefit the spouse receives. The tier II amount is also based on the employee's tier II amount. In the case of a divorced spouse, only a tier I benefit is payable.

The survivor tier I amount is based on the deceased employee's combined railroad retirement and social security earnings and computed under the social security survivor benefit formulas. December 2001 legislation established an "initial minimum amount" which is based on the two-tier annuity amount that would have been payable to the railroad employee at the time the widow(er)'s annuity is awarded. The initial minimum amount is computed with a widow(er)'s tier II amount equal to 100 percent of the employee's tier II amount. Under prior law, the widow(er)'s tier II amount was equal to 50 percent of the employee's tier II amount; only the tier I amount equaled 100 percent. Widow(er)s' annuities computed on the basis of the new initial minimum amount will not be adjusted for annual cost-of-living increases until the annuity amount is exceeded by the annuity amount the widow(er) would have been paid under prior law, with all interim cost-of-living increases otherwise payable. Each surviving child receives a tier II equal to 15 percent of the deceased employee's tier II, and each surviving parent receives 35 percent. The total tier II amount for a survivor family is subject to a minimum of 35 percent and a maximum of 130 percent of the employee tier II benefit. In the case of remarried widow(er)s, and divorced widow(er)s, only a tier I amount is payable.

In addition to their regular annuities, employees, spouses, and widow(er)s who were eligible for social security benefits and who met certain vesting requirements could be paid an additional annuity amount referred to as a vested dual benefit payment. This payment protects, in part, dual benefit equities previously established on the basis of credits acquired prior to 1975. Since August 1981, the award of vested dual benefit payments is restricted to vested employees with dual coverage on their own earnings.

Annuity amounts are subject to various types of reductions. Regular annuities to employees, spouses and widow(er)s are reduced if they begin before the normal retirement age, except for those payable to disabled employees, to certain employees retiring after June 1974 with 30 years of service and their spouses, or to spouses or widow(er)s with children in their care. Employee and spouse annuities are reduced separately in each portion, including the vested dual benefit payment, except for certain cases where the employee had 30 years of service. In these cases, which occur when the employee was first eligible after June 1984, and retires before January 2002 and before age 62, only tier I is reduced. Widow(er)s' annuities awarded since October 1986 are reduced in tier I and tier II. In most cases awarded before October 1986, only tier I is reduced, although tier II is computed on the basis of the reduced tier I. Other miscellaneous reductions in annuities include reductions for receipt of social security benefits and deductions caused by earnings in excess of the annual exempt amount.

Lump-sum death benefits are payable to certain survivors of employees with 10 or more years of railroad service, or at least 5 years of service after 1995, and a current connection with the railroad industry. A lump-sum death benefit is payable at the time of an employee's death only if there are no survivors immediately eligible for monthly benefits. Otherwise, a deferred lump-sum benefit can be paid 12 months later if the total of monthly benefits paid the survivor during the year is less than the full lump-sum amount would have been.

Another lump-sum survivor benefit, the residual payment, can be made if no other benefits based at least in part on a deceased employee's railroad service will be payable in the future and the total of prior benefit payments is less than what the employee paid in railroad retirement taxes before 1975.

All current-payment status tables and award tables are based on universe data. In tables containing rounded figures, percentages are uniformly computed from unrounded figures; also, detailed figures may not add to totals shown because of rounding. Data for awards of employee and spouse annuities in 2002 (tables B8, B12 and B18) reflect the effects of recertifications through March 31, 2003.

Some of the more important terms used above and in the tables are discussed below:

1. An employee generally has a current connection if he(she) has 12 months of railroad service in the 30 months preceding retirement or death. An employee whose last 12 months of railroad service occurred prior to the 30 months before retirement or death may maintain a current connection if the employee did not perform any regular employment between the end of the 30-month period containing the last 12 months of railroad service and the month of retirement or death. A current connection may, in certain circumstances, be deemed for supplemental and survivor annuity purposes, if an employee had 25 years of service and was involuntarily terminated from rail service without fault on or after October 1, 1975.
2. Under the special guaranty, monthly benefits under the Railroad Retirement Act are equal to at least the amount the social security system would pay on the basis of combined railroad and social security credits, less amounts actually paid by the social security system. Retirement annuities computed under the special guaranty may include allowances for family members who could not receive benefits directly under the Railroad Retirement Act.
3. Immediate retirements refer to employee annuities which began in the calendar year in which the employee last worked for a railroad or in the following year. All others are classified as deferred.
4. Normal retirement age, also called full retirement age, was age 65 through calendar year 1999. Beginning with calendar year 2000, the normal retirement age is gradually increasing from age 65 to age 67 over a 22-year period. For employees and spouses born 1/2/1938-1/1/1939 (age 65 in 2003), the normal retirement age is 65 and 2 months.
5. The average age of beneficiaries is computed as of the end of the fiscal year for those on the current-payment rolls on that date and as of the annuity beginning date for those awarded annuities during the year.

**Table B1.--Number and average amount of retirement and survivor annuities in current-payment status at end of year,
by type of annuitant and fiscal year, 1994-2003**

Fiscal year	Total ¹	Retired employees			Spouses and divorced spouses	Aged widow(er)s ²	Disabled widow(er)s	Widowed mothers (fathers) ²	Children	Remarried widow(er)s	Divorced widow(er)s ²
		Age	Disability	Supple- mental							
NUMBER AT END OF YEAR											
1994	996,280	284,168	78,183	174,505	201,327	220,021	6,620	1,735	15,463	6,023	8,152
1995	967,175	274,603	78,566	168,231	195,082	212,639	6,525	1,617	15,302	6,071	8,457
1996	936,428	265,030	78,647	161,806	188,281	204,969	6,371	1,525	14,960	6,066	8,690
1997	906,741	255,664	79,063	155,721	181,399	197,447	6,202	1,462	14,665	6,064	8,976
1998	875,905	245,900	79,017	149,260	174,467	190,222	6,031	1,427	14,347	6,045	9,116
1999	846,687	236,741	79,617	143,515	167,478	182,839	5,893	1,327	13,964	5,967	9,280
2000	819,327	228,439	80,158	138,158	161,283	175,464	5,679	1,245	13,561	5,886	9,392
2001	790,711	219,646	80,574	132,799	154,710	167,840	5,460	1,165	13,233	5,733	9,490
2002	775,638	216,044	81,653	132,066	151,006	160,490	5,236	1,114	12,804	5,619	9,545
2003	756,176	210,363	82,572	129,201	146,740	153,673	5,105	1,035	12,472	5,421	9,541
AVERAGE AMOUNT											
1994 .....	.....	\$1,091	\$1,108	\$44	\$441	\$652	\$586	\$804	\$567	\$441	\$468
1995 .....	.....	1,133	1,171	44	456	680	607	844	589	463	487
1996 .....	.....	1,175	1,228	43	471	708	628	882	608	484	505
1997 .....	.....	1,223	1,291	43	487	740	650	916	627	507	526
1998 .....	.....	1,264	1,346	43	502	768	672	957	646	531	546
1999 .....	.....	1,300	1,398	43	514	792	687	991	659	548	559
2000 .....	.....	1,351	1,465	42	530	826	711	1,029	678	571	579
2001 .....	.....	1,414	1,548	42	550	870	746	1,076	706	603	606
2002 .....	.....	1,496	1,624	42	579	948	799	1,228	728	627	633
2003 .....	.....	1,554	1,683	42	598	985	831	1,279	744	647	649

¹ Includes annuities to parents. On September 30, 2003, there were 53 parents' annuities in current-payment status averaging \$677.

² Numbers include annuities temporarily being paid at spouse annuity rates, pending final adjudication of survivor annuities.

NOTE.--Data exclude survivor (option) annuities. On September 30, 2003, there were 2 survivor (option) annuities in current-payment status averaging \$70.

Table B2.--Number and average amount of retirement and survivor annuities awarded during year, by type of annuitant and fiscal year, 1994-2003

Fiscal year	Total ¹	Retired employees			Spouses and divorced spouses	Aged widow(er)s	Disabled widow(er)s	Widowed mothers (fathers)	Children	Remarried widow(er)s	Divorced widow(er)s
		Age	Disability	Supplemental							
NUMBER AWARDED											
1994.....	44,378	9,000	4,885	5,320	11,847	10,631	229	241	909	469	836
1995.....	42,072	7,962	5,094	4,715	10,407	11,021	297	222	1,074	419	853
1996.....	38,635	7,415	4,878	4,414	9,576	9,979	233	204	825	365	737
1997.....	38,293	7,422	4,872	4,494	9,175	9,868	240	222	855	381	757
1998.....	36,508	6,756	4,620	4,399	8,739	9,566	248	236	851	360	727
1999.....	36,205	6,846	5,140	4,496	8,157	9,317	246	199	719	324	759
2000.....	35,818	7,186	4,709	4,749	8,316	8,699	204	159	714	336	744
2001.....	33,289	6,285	4,630	4,339	7,648	8,372	217	157	611	307	719
2002.....	44,485	11,127	5,206	8,337	9,764	8,104	199	161	590	273	716
2003.....	37,841	8,261	4,955	6,124	8,749	7,800	244	162	645	216	684
Cumulative 1937-2003	4,749,821	1,398,921	487,323	437,318	1,085,914	970,497	16,752	83,914	232,946	13,796	18,932
AVERAGE AMOUNT											
1994.....	.....	\$1,277	\$1,431	\$41	\$464	\$784	\$713	\$869	\$686	\$521	\$527
1995.....	.....	1,346	1,504	41	482	820	737	927	713	541	537
1996.....	.....	1,435	1,527	41	505	858	770	955	741	594	564
1997.....	.....	1,506	1,593	41	521	888	782	868	760	607	564
1998.....	.....	1,579	1,649	41	545	920	810	908	805	642	599
1999.....	.....	1,654	1,751	41	567	945	825	993	831	658	615
2000.....	.....	1,745	1,871	41	584	998	901	1,049	858	670	613
2001.....	.....	1,842	1,971	41	613	1,044	927	996	932	701	654
2002.....	.....	2,243	2,051	42	697	1,286	1,148	1,319	961	697	705
2003.....	.....	2,201	2,092	41	733	1,346	1,262	1,384	953	775	743

¹ Includes annuities to parents. Fiscal year 2003 total includes one annuity to parents averaging \$823. Cumulative total includes 3,508 annuities to parents

NOTE.--Cumulative figures reflect adjustments not made in yearly data, but average amounts for each year include effects of changes in rates made by the end of the year.

Table B3.--Retirement and survivor benefits paid, by type of benefit and fiscal year, 1994-2003 (Amount in millions)

Fiscal year	Total retirement and survivor ¹	Retirement							
		Total	Regular employee annuities and pensions			Supplemental employee annuities	Spouse and divorced spouse annuities		
1994.....	\$7,978.9	\$5,978.9	\$4,796.7			\$94.0	\$1,088.3		
1995.....	8,059.2	6,042.9	4,872.8			90.3	1,079.7		
1996.....	8,113.6	6,089.1	4,927.1			86.2	1,075.9		
1997.....	8,205.7	6,166.3	5,008.6			82.4	1,075.3		
1998.....	8,246.6	6,199.0	5,052.5			78.6	1,067.9		
1999.....	8,248.5	6,207.2	5,077.1			75.1	1,055.1		
2000.....	8,294.5	6,254.1	5,137.8			72.9	1,043.4		
2001.....	8,411.4	6,352.6	5,245.3			68.8	1,038.6		
2002.....	8,643.5	6,535.9	5,420.1			67.1	1,048.7		
2003.....	8,862.9	6,726.0	5,596.9			66.5	1,062.6		
Survivor									
Annuities							Lump-sum benefits		
	Total ²	Aged widow(er)s'	Disabled widow(er)s'	Widowed mothers' (fathers')	Remarried widow(er)s'	Divorced widow(er)s'	Children's	Lump-sum death benefits	Residual payments
1994.....	\$1,993.6	\$1,727.0	\$47.6	\$29.3	\$32.0	\$45.7	\$111.4	\$5.7	\$0.6
1995.....	2,009.5	1,742.3	48.9	18.5	34.3	49.7	115.2	6.1	0.7
1996.....	2,018.5	1,747.1	49.3	17.8	35.9	52.8	115.1	5.4	0.5
1997.....	2,033.8	1,755.0	50.3	17.2	38.0	56.3	116.6	5.1	0.5
1998.....	2,041.9	1,759.0	50.1	16.9	38.9	58.9	117.7	5.2	0.4
1999.....	2,035.8	1,747.8	50.3	16.6	40.1	62.5	118.1	5.0	0.4
2000.....	2,034.9	1,745.2	49.9	16.2	41.0	65.4	116.7	5.1	0.3
2001.....	2,053.4	1,757.6	50.6	15.9	41.9	69.2	117.7	5.1	0.3
2002.....	2,102.4	1,801.2	51.3	16.5	42.8	72.2	117.9	4.9	0.3
2003.....	2,131.8	1,825.6	52.9	17.2	42.8	74.7	118.2	4.8	0.3

¹ Includes a small amount of payments for hospital insurance benefits for services in Canada.

² Includes parents' and survivor (option) annuities.

Table B4.--Lump-sum death benefits and residual payments awarded, by status of employee at death and fiscal year, 1994-2003

Fiscal year	Status of employee at death					
	Total		Nonretired		Retired	
	Number	Average amount	Number	Average amount	Number	Average amount
LUMP-SUM DEATH BENEFITS¹						
1994.....	6,624	\$869	308	\$708	6,316	\$877
1995.....	6,947	874	319	677	6,628	883
1996.....	6,082	876	274	604	5,808	889
1997.....	5,788	877	246	588	5,542	890
1998.....	5,828	887	221	551	5,607	900
1999.....	5,616	887	203	527	5,413	900
2000.....	5,717	890	229	452	5,488	908
2001.....	5,607	898	194	454	5,413	914
2002.....	5,345	897	181	383	5,164	915
2003.....	5,278	898	182	361	5,096	917
Cumulative 1947-2003.....	738,969	.....	166,167	.....	572,802	.....
RESIDUAL PAYMENTS						
1994.....	145	\$4,237	135	\$4,214	10	\$4,542
1995.....	170	4,486	165	4,512	5	3,633
1996.....	137	3,770	131	3,777	6	3,609
1997.....	140	3,424	124	3,388	16	3,699
1998.....	117	3,382	106	3,411	11	3,094
1999.....	100	3,958	93	4,017	7	3,174
2000.....	86	3,769	75	3,732	11	4,018
2001.....	88	3,210	81	3,246	7	2,801
2002.....	83	3,219	75	3,284	8	2,617
2003.....	81	3,678	72	3,572	9	4,528
Cumulative 1938-2003.....	307,599	.....	281,807	.....	25,792	.....

¹ Includes deferred lump-sum death benefits; 15,932 were awarded in the period 1947-2003, of which 12 averaging \$739 were in 2003.

NOTE.--Cumulative figures reflect slight adjustments not shown in yearly figures.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 2003,
by type of annuity and status of annuitant under Social Security Act**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
EMPLOYEE ANNUITIES								
All retirements:								
Full age.....	123,406	\$1,805	17,245	14	\$604	\$856	106,161	\$2,000
Reduced age.....	86,957	1,197	20,527	24	308	811	66,430	1,472
Disability.....	¹ 82,572	1,683	8,391	10	595	722	74,181	1,806
Total.....	292,935	\$1,590	46,163	16	\$471	\$812	246,772	\$1,799
Immediate retirements²:								
Full age.....	100,619	\$1,994	6,858	7	\$1,119	\$566	93,761	\$2,058
Reduced age.....	34,782	1,675	2,747	8	770	635	32,035	1,752
Disability.....	66,732	1,831	2,497	4	927	549	64,235	1,866
Total.....	202,133	\$1,885	12,102	6	\$1,000	\$578	190,031	\$1,941
Deferred retirements²:								
Full age.....	22,787	\$969	10,387	46	\$264	\$1,047	12,400	\$1,560
Reduced age.....	52,175	879	17,780	34	237	839	34,395	1,211
Disability.....	15,840	1,059	5,894	37	454	796	9,946	1,418
Total.....	90,802	\$933	34,061	38	\$283	\$895	56,741	\$1,324

See footnotes at end of table.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 2003,
by type of annuity and status of annuitant under Social Security Act - Continued**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
SPOUSE AND DIVORCED SPOUSE ANNUITIES								
Full-rate spouse.....	81,433	\$704	29,986	37	\$306	\$688	51,447	\$936
Reduced-rate spouse.....	61,845	471	25,763	42	176	648	36,082	682
Divorced spouse.....	3,462	366	1,655	48	189	409	1,807	527
Total.....	146,740	\$598	57,404	39	\$244	\$662	89,336	\$825
SURVIVOR ANNUITIES³								
Aged widow(er)s.....	153,421	\$985	59,139	39	\$575	\$630	94,282	\$1,243
Disabled widow(er)s.....	⁴ 5,105	831	1,492	29	523	607	3,613	959
Widowed mothers (fathers).....	1,034	1,279	33	3	621	733	1,001	1,300
Remarried widow(er)s.....	5,421	647	2,417	45	318	608	3,004	911
Divorced widow(er)s.....	9,534	649	5,828	61	447	634	3,706	968
Children:								
Under age 18.....	2,670	995	91	3	691	359	2,579	1,006
Full-time students, ages 18-19.....	127	1,035	4	3	753	433	123	1,044
Disabled, age 18 or older..	9,675	671	2,412	25	361	452	7,263	774
Parents	53	677	42	79	575	643	11	1,065
Total.....	187,040	\$940	71,458	38	\$548	\$622	115,582	\$1,182

¹ All retirements include 36,079 disability annuities now payable as age annuities, of which 28,358 were immediate and 7,721 deferred.

² Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

³ Excludes interim widows' and survivor (option) annuities.

⁴ Includes 3,351 annuities now payable as aged widow(er)s' annuities.

Table B6.--Regular employee annuities in current-payment status on September 30, 2003, and awarded in fiscal year 2003, by type and amount

Amount of annuity	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent
					Number	Percent	Number	Percent		
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2003										
Immediate retirements ²	202,133	69	14,678	46	85,941	94	34,782	40	66,732	81
Deferred retirements ²	90,802	31	17,375	54	5,412	6	52,175	60	15,840	19
Total	292,935	100	32,053	100	91,353	100	86,957	100	³ 82,572	100
Average annuity:										
Immediate	\$1,885		\$1,759		\$2,034		\$1,675		\$1,831	
Deferred	933		688		1,873		879		1,059	
Total	\$1,590		\$1,178		\$2,024		\$1,197		\$1,683	
Less than \$200.00	16,918	6	5,053	16	11	(4)	10,287	12	1,567	2
\$200.00 to \$399.99	12,223	4	3,766	12	123	(4)	6,417	7	1,917	2
\$400.00 to \$599.99	8,306	3	1,887	6	214	(4)	4,482	5	1,723	2
\$600.00 to \$799.99	7,498	3	1,240	4	313	(4)	4,144	5	1,801	2
\$800.00 to \$999.99	10,523	4	1,341	4	540	1	5,895	7	2,747	3
\$1,000.00 to \$1,099.99	7,374	3	846	3	484	1	4,142	5	1,902	2
\$1,100.00 to \$1,199.99	9,056	3	1,150	4	859	1	4,559	5	2,488	3
\$1,200.00 to \$1,299.99	9,661	3	1,359	4	1,285	1	3,949	5	3,068	4
\$1,300.00 to \$1,399.99	11,182	4	1,544	5	2,234	2	3,611	4	3,793	5
\$1,400.00 to \$1,499.99	13,669	5	1,604	5	3,816	4	3,421	4	4,828	6
\$1,500.00 to \$1,599.99	16,579	6	1,519	5	5,703	6	3,706	4	5,651	7
\$1,600.00 to \$1,699.99	22,608	8	1,461	5	10,070	11	4,903	6	6,174	7
\$1,700.00 to \$1,799.99	25,561	9	1,443	5	10,304	11	7,160	8	6,654	8
\$1,800.00 to \$1,899.99	21,778	7	1,319	4	5,460	6	8,139	9	6,860	8
\$1,900.00 to \$1,999.99	18,008	6	1,193	4	4,593	5	5,492	6	6,730	8
\$2,000.00 to \$2,099.99	15,195	5	1,042	3	5,334	6	2,836	3	5,983	7
\$2,100.00 to \$2,199.99	14,068	5	796	2	6,549	7	1,656	2	5,067	6
\$2,200.00 to \$2,299.99	12,493	4	705	2	6,648	7	1,074	1	4,066	5
\$2,300.00 to \$2,399.99	9,874	3	553	2	5,726	6	595	1	3,000	4
\$2,400.00 to \$2,499.99	8,102	3	484	2	4,940	5	345	(4)	2,333	3
\$2,500.00 to \$2,599.99	6,331	2	395	1	4,271	5	118	(4)	1,547	2
\$2,600.00 to \$2,699.99	4,925	2	309	1	3,435	4	26	(4)	1,155	1
\$2,700.00 to \$2,799.99	3,762	1	269	1	2,704	3	...	..	789	1
\$2,800.00 to \$2,899.99	3,065	1	235	1	2,355	3	...	..	475	1
\$2,900.00 and over	4,176	1	540	2	3,382	4	...	..	254	(4)
Total	292,935	100	32,053	100	91,353	100	86,957	100	82,572	100

See footnotes at end of table.

Table B6.--Regular employee annuities in current-payment status on September 30, 2003, and awarded in fiscal year 2003, by type and amount - Continued

Amount of annuity	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 2003										
Immediate retirements ²	9,417	71	472	51	4,727	86	326	17	3,892	79
Deferred retirements ²	3,799	29	451	49	745	14	1,540	83	1,063	21
Total	13,216	100	923	100	5,472	100	1,866	100	4,955	100
Average annuity:										
Immediate	\$2,439		\$2,040		\$2,666		\$1,586		\$2,284	
Deferred	1,468		1,064		2,474		1,153		1,392	
Total	\$2,160		\$1,564		\$2,640		\$1,228		\$2,092	
Less than \$200.00	150	1	53	6	5	(4)	49	3	43	1
\$200.00 to \$399.99	197	1	82	9	...	..	79	4	36	1
\$400.00 to \$599.99	243	2	55	6	1	(4)	111	6	76	2
\$600.00 to \$799.99	240	2	42	5	1	(4)	126	7	71	1
\$800.00 to \$999.99	260	2	28	3	10	(4)	148	8	74	1
\$1,000.00 to \$1,099.99	215	2	14	2	19	(4)	123	7	59	1
\$1,100.00 to \$1,199.99	237	2	28	3	12	(4)	141	8	56	1
\$1,200.00 to \$1,299.99	316	2	30	3	5	(4)	183	10	98	2
\$1,300.00 to \$1,399.99	345	3	35	4	4	(4)	184	10	122	2
\$1,400.00 to \$1,499.99	350	3	47	5	6	(4)	164	9	133	3
\$1,500.00 to \$1,599.99	339	3	43	5	10	(4)	146	8	140	3
\$1,600.00 to \$1,699.99	337	3	48	5	9	(4)	122	7	158	3
\$1,700.00 to \$1,799.99	357	3	58	6	5	(4)	97	5	197	4
\$1,800.00 to \$1,899.99	379	3	45	5	19	(4)	88	5	227	5
\$1,900.00 to \$1,999.99	397	3	29	3	40	1	46	2	282	6
\$2,000.00 to \$2,099.99	445	3	34	4	74	1	32	2	305	6
\$2,100.00 to \$2,199.99	561	4	27	3	140	3	14	1	380	8
\$2,200.00 to \$2,299.99	777	6	31	3	322	6	7	(4)	417	8
\$2,300.00 to \$2,399.99	876	7	21	2	445	8	3	(4)	407	8
\$2,400.00 to \$2,499.99	1,024	8	29	3	593	11	3	(4)	399	8
\$2,500.00 to \$2,599.99	933	7	21	2	614	11	...	..	298	6
\$2,600.00 to \$2,699.99	924	7	12	1	636	12	...	..	276	6
\$2,700.00 to \$2,799.99	906	7	19	2	619	11	...	..	268	5
\$2,800.00 to \$2,899.99	899	7	16	2	631	12	...	..	252	5
\$2,900.00 and over	1,509	11	76	8	1,252	23	...	..	181	4
Total	13,216	100	923	100	5,472	100	1,866	100	4,955	100

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1938-1/1/1939, the normal retirement age is 65 and 2 months.² Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.³ Includes 36,079 annuities now payable as age annuities.⁴ Less than 0.5 percent.

Table B7.--Tier I and tier II components of employee annuities in current-payment status on December 31, 2002, and awarded in calendar year 2002, by amount

Amount of component	Net tier I				Total tier II			
	Current-payment status		Awarded in 2002		Current-payment status		Awarded in 2002	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases	\$1,103		\$1,487		\$467		\$764	
Less than \$50.00	5,483	2	52	⁽¹⁾	38,112	13	432	3
\$50.00 to \$149.99	7,299	3	81	⁽¹⁾	25,269	9	891	5
\$150.00 to \$249.99	7,141	2	97	1	23,090	8	799	5
\$250.00 to \$349.99	5,626	2	150	1	30,478	10	617	4
\$350.00 to \$449.99	4,582	2	142	1	31,788	11	686	4
\$450.00 to \$499.99	2,248	1	63	⁽¹⁾	13,699	5	415	2
\$500.00 to \$549.99	2,195	1	49	⁽¹⁾	13,179	5	406	2
\$550.00 to \$599.99	2,329	1	52	⁽¹⁾	12,868	4	536	3
\$600.00 to \$649.99	2,443	1	73	⁽¹⁾	12,057	4	550	3
\$650.00 to \$699.99	2,539	1	59	⁽¹⁾	12,910	4	749	4
\$700.00 to \$749.99	2,937	1	65	⁽¹⁾	13,027	4	855	5
\$750.00 to \$799.99	3,426	1	76	⁽¹⁾	12,066	4	938	6
\$800.00 to \$849.99	4,018	1	98	1	11,281	4	1,008	6
\$850.00 to \$899.99	4,878	2	122	1	9,522	3	1,059	6
\$900.00 to \$949.99	5,868	2	108	1	7,800	3	1,192	7
\$950.00 to \$999.99	8,076	3	165	1	6,063	2	1,160	7
\$1,000.00 to \$1,049.99	15,128	5	160	1	4,631	2	926	5
\$1,050.00 to \$1,099.99	20,184	7	199	1	3,644	1	825	5
\$1,100.00 to \$1,149.99	19,385	7	218	1	3,027	1	828	5
\$1,150.00 to \$1,199.99	25,520	9	287	2	2,256	1	672	4
\$1,200.00 to \$1,249.99	19,040	7	326	2	1,536	1	534	3
\$1,250.00 to \$1,299.99	21,409	7	299	2	1,010	⁽¹⁾	380	2
\$1,300.00 to \$1,349.99	24,605	9	330	2	594	⁽¹⁾	290	2
\$1,350.00 to \$1,399.99	20,067	7	356	2	191	⁽¹⁾	67	⁽¹⁾
\$1,400.00 to \$1,449.99	12,540	4	502	3	82	⁽¹⁾	29	⁽¹⁾
\$1,450.00 to \$1,499.99	10,165	4	915	5	42	⁽¹⁾	15	⁽¹⁾
\$1,500.00 to \$1,549.99	8,095	3	1,887	11	26	⁽¹⁾	12	⁽¹⁾
\$1,550.00 to \$1,599.99	6,541	2	2,454	15	9	⁽¹⁾	5	⁽¹⁾
\$1,600.00 to \$1,649.99	4,719	2	1,869	11	10	⁽¹⁾	6	⁽¹⁾
\$1,650.00 to \$1,699.99	3,644	1	1,756	10	2	⁽¹⁾	1	⁽¹⁾
\$1,700.00 to \$1,749.99	2,962	1	1,776	11	2	⁽¹⁾	1	⁽¹⁾
\$1,750.00 to \$1,799.99	2,212	1	1,775	11	....	..	....	..
\$1,800.00 and over	858	⁽¹⁾	305	2	2	⁽¹⁾	2	⁽¹⁾
Total, non-zero cases	288,162	100	16,866	100	290,273	100	16,886	100
Zero cases	8,906	...	54	...	6,792	...	35	...
Grand total	297,068	...	16,920	...	297,065	...	16,921	...

¹ Less than 0.5 percent.

NOTE.--Component data based on cases where record is available.

**Table B8.--Vested dual RR-SS benefit and supplemental components of employee annuities in current-payment status on December 31, 2002,
and awarded in calendar year 2002, by amount**

Amount of component	Vested dual RR-SS benefit				Supplemental annuity			
	Current-payment status		Awarded in 2002		Current-payment status		Awarded in 2002 ¹	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases.	\$157		\$150		\$42		\$43	
Less than \$10.00.	6	(2)	.....	..	320	(2)	2	(2)
\$ 10.00 to \$19.99.	8	(2)	.....	..	413	(2)	4	(2)
\$ 20.00 to \$29.99.	22	(2)	.....	..	5,484	4	144	2
\$ 30.00 to \$39.99.	41	(2)	.....	..	6,938	5	108	1
\$ 40.00 to \$49.99.	111	(2)	.....	..	116,453	88	7,231	97
\$ 50.00 to \$59.99.	188	(2)	.....	..	176	(2)	.....	..
\$ 60.00 to \$69.99.	328	1	.....	..	201	(2)	.....	..
\$ 70.00 to \$79.99.	606	1	.....	..	1,676	1	.....	..
\$ 80.00 to \$89.99.	1,098	2	.....	..	.....	..	.....	..
\$ 90.00 to \$99.99.	2,767	4	3	1	.....	..	.....	..
\$100.00 to \$149.99.	22,361	35	138	61	.....	..	.....	..
\$150.00 to \$199.99.	27,486	44	61	27	.....	..	.....	..
\$200.00 to \$249.99.	6,091	10	20	9	.....	..	.....	..
\$250.00 to \$299.99.	1,348	2	5	2	.....	..	.....	..
\$300.00 to \$349.99.	467	1	1	(2)	.....	..	.....	..
\$350.00 to \$399.99.	167	(2)	.....	..	.....	..	.....	..
\$400.00 to \$449.99.	49	(2)	.....	..	.....	..	.....	..
\$450.00 to \$499.99.	5	(2)	.....	..	.....	..	.....	..
\$500.00 and over.	3	(2)	.....	..	.....	..	.....	..
Total, non-zero cases.	63,152	100	228	100	³ 131,661	100	7,489	100
Zero cases. ....	.....	...	.....	...	32,882	...	1,463	...
Grand total.	63,152	...	228	...	164,543	...	8,952	...

¹ Supplemental annuities awarded by the end of 2002 to employees awarded regular retirement annuities in 2002.

² Less than 0.5 percent.

³ Includes 2,218 averaging \$65 awarded under 1937 Act provisions and 129,443 averaging \$42 awarded under the 1974 Act.

NOTE.--Component data based on cases where record is available.

Table B9.--Employee annuities in current-payment status on September 30, 2003, and awarded in fiscal year 2003, by type and component

Component	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2003										
Total, regular ²	292,935	\$1,590	32,053	\$1,178	91,353	\$2,024	86,957	\$1,197	³ 82,572	\$1,683
Tier I, net	284,252	1,122	30,154	913	91,161	1,320	81,028	869	81,909	1,229
Gross	292,745	1,268	32,041	1,243	91,326	1,340	86,945	1,180	82,433	1,292
Offset for social security benefit.	45,870	784	12,792	962	4,368	474	20,431	768	8,279	712
Tier II, total	286,593	483	29,874	293	91,351	675	83,793	373	81,575	452
1981 law ⁴	242,737	530	24,357	320	69,640	784	77,788	396	70,952	498
Prior law	43,856	228	5,517	174	21,711	324	6,005	67	10,623	149
Service and compensation										
before 1975	43,856	176	5,517	143	21,711	246	6,005	56	10,623	118
Addition for service										
before 1975	29,013	31	2,380	29	19,845	33	1,240	17	5,548	25
Service and compensation										
after 1974	29,013	48	2,380	47	19,845	52	1,240	35	5,548	36
Vested dual railroad retirement-										
social security benefit	58,847	158	9,444	167	20,848	167	19,273	148	9,282	147
Addition under minimum										
guaranties ⁵	2,703	293	24	372	3	166	72	366	2,604	290
Total reduction for age	86,950	216	.....	.....	.....	.....	86,945	216	5	28
Supplemental annuity	129,201	42	8,451	43	74,040	43	25,129	41	21,581	40
Social security benefit	46,163	812	12,850	984	4,395	482	20,527	811	8,391	722

See footnotes at end of table.

Table B9.--Employee annuities in current-payment status on September 30, 2003, and awarded in fiscal year 2003, by type and component - Continued

Component	Total		Age annuities						Disability annuities	
			Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹					
					Full		Reduced			
	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
AWARDED IN FISCAL YEAR 2003										
Total, regular ²	13,216	\$2,160	923	\$1,564	5,472	\$2,640	1,866	\$1,228	4,955	\$2,092
Tier I, net	13,153	1,468	905	1,108	5,467	1,655	1,851	1,038	4,930	1,487
Gross	13,017	1,556	910	1,438	5,439	1,657	1,854	1,361	4,814	1,539
Offset for social security benefit .	783	871	329	966	7	626	175	744	272	843
Tier II	13,121	725	912	487	5,467	1,013	1,859	248	4,883	629
Vested dual railroad retirement-										
social security benefit	124	155	58	166	19	172	43	132	4	167
Addition under minimum										
guaranties ⁵	195	331	6	411	1	69	9	563	179	318
Total reduction for age	1,860	310	.....	.....	.....	.....	1,855	310	5	28
Social security benefit	818	879	336	975	7	626	185	751	290	855

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1938-1/1/1939, the normal retirement age is 65 and 2 months.

² Excludes supplemental annuities and social security benefits.

³ Includes 36,079 annuities now payable as age annuities.

⁴ Tier II based on total service and 60 months of highest compensation.

⁵ Includes special social security minimum guaranty and 1974 Act "grandfather clause" assuring benefits, before reduction for social security benefits, at least equal to amounts payable under provisions in effect in December 1974.

NOTE.--Detail will not produce overall average annuity amounts as deductions for work and other adjustments are not reflected. Component data based on cases where record is available.

Table B10.--Regular employee annuities in current-payment status on September 30, 2003, and awarded in fiscal year 2003, by type of annuity and age of annuitant

Age of annuitant ²	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2003										
Under 50	4,952	2	.....	....	.....	....	.....	....	4,952	6
50 to 54	11,215	4	.....	....	.....	....	.....	....	11,215	14
55 to 59	15,844	5	.....	....	.....	....	.....	....	15,844	19
60 to 64	35,363	12	.....	....	14,882	16	6,430	7	14,051	17
Over 64, under full retirement age.....	1,380	(3)	.....	....	432	(3)	517	1	431	1
Full retirement age to 69	41,073	14	4,273	13	11,227	12	15,165	17	10,408	13
70 to 74	48,597	17	5,344	17	11,282	12	22,274	26	9,697	12
75 to 79	58,800	20	6,802	21	15,193	17	28,002	32	8,803	11
80 to 84	42,724	15	6,511	20	23,352	26	8,416	10	4,445	5
85 to 89	22,818	8	4,787	15	12,192	13	3,885	4	1,954	2
90 to 94.....	7,819	3	2,793	9	2,703	3	1,690	2	633	1
95 and older	2,350	1	1,543	5	90	(3)	578	1	139	(3)
Total	292,935	100	32,053	100	91,353	100	86,957	100	⁴ 82,572	100
Average age ⁵	72.8		80.1		76.1		74.6		64.6	

See footnotes at end of table.

Table B10.--Regular employee annuities in current-payment status on September 30, 2003, and awarded in fiscal year 2003, by type of annuity and age of annuitant - Continued

Age of annuitant ²	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 2003										
Under 50	1,175	9	.....	.....	.....	.....	.....	.....	1,175	24
50 to 54	1,714	13	.....	.....	.....	.....	.....	.....	1,714	35
55 to 59	1,586	12	.....	.....	.....	.....	.....	.....	1,586	32
60 to 61	4,981	38	.....	.....	4,648	85	.....	.....	333	7
62 to 64	2,763	21	.....	.....	805	15	1,811	97	147	3
Over 64, under full retirement age.....	74	1	.....	.....	19	(3)	55	3	.....	.....
60 to under full retirement age, total ...	7,818	59	.....	.....	5,472	100	1,866	100	480	10
Full retirement age to 69	843	6	843	91	.....	.....	.....	.....	.....	.....
70 to 74	50	(3)	50	5	.....	.....	.....	.....	.....	.....
75 and older	30	(3)	30	3	.....	.....	.....	.....	.....	.....
Grand total.....	13,216	100	923	100	5,472	100	1,866	100	4,955	100
Average age ⁵	58.6		66.5		60.7		62.5		53.4	

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period.

For those born 1/2/1938-1/1/1939, the normal retirement age is 65 and 2 months.

² Age at end of fiscal year 2003 for annuities in current-payment status at end of year, and age on beginning date for annuities awarded in year.

³ Less than 0.5 percent.

⁴ Includes 36,079 annuities now payable as age annuities.

⁵ The average age was 76.1 years for age annuitants in current-payment status and 61.7 years for retirees awarded age annuities in the year.

Table B11.--Regular employee annuities in current-payment status on September 30, 2003, and awarded in fiscal year 2003, by type of annuity and years of creditable service

Years of creditable service	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2003										
Under 10.....	163	(2)	42	(2)	.....	....	49	(2)	72	(2)
10 to 14.....	45,350	15	10,793	34	.....	....	22,892	26	11,665	14
15 to 19.....	26,328	9	5,614	18	.....	....	12,874	15	7,840	9
20 to 24.....	37,713	13	3,852	12	.....	....	9,566	11	24,295	29
25 to 29.....	27,172	9	3,515	11	.....	....	7,797	9	15,860	19
Less than 30, total.....	136,726	47	23,816	74	.....	....	53,178	61	59,732	72
30³.....	16,803	6	1,138	4	8,978	10	2,373	3	4,314	5
31 to 34.....	40,749	14	1,684	5	20,624	23	8,152	9	10,289	12
35 to 39.....	57,688	20	2,152	7	34,082	37	14,487	17	6,967	8
40 and over.....	40,969	14	3,263	10	27,669	30	8,767	10	1,270	2
30 and over, total.....	156,209	53	8,237	26	91,353	100	33,779	39	22,840	28
Grand total.....	292,935	100	32,053	100	91,353	100	86,957	100	⁴ 82,572	100
Average years of service⁵.....		28.4		22.6		37.1		25.0		24.5

See footnotes at end of table.

Table B11.--Regular employee annuities in current-payment status on September 30, 2003, and awarded in fiscal year 2003, by type of annuity and years of creditable service - Continued

Years of creditable service	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 2003										
Under 10.....	129	1	25	3	.....	....	33	2	71	1
10 to 14.....	1,789	14	309	33	.....	....	754	40	726	15
15 to 19.....	1,007	8	132	14	.....	....	438	23	437	9
20 to 24.....	1,748	13	133	14	.....	....	355	19	1,260	25
25 to 29.....	1,517	11	129	14	.....	....	286	15	1,102	22
Less than 30, total.....	6,190	47	728	79	.....	....	1,866	100	3,596	73
30 to 34.....	3,714	28	83	9	2,546	47	.....	....	1,085	22
35 to 39.....	2,546	19	24	3	2,261	41	.....	....	261	5
40 and over.....	766	6	88	10	665	12	.....	....	13	(²)
30 and over, total.....	7,026	53	195	21	5,472	100	.....	....	1,359	27
Grand total.....	13,216	100	923	100	5,472	100	1,866	100	4,955	100
Average years of service ⁵	27.7		21.9		35.4		17.5		24.2	

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1938-1/1/1939, the normal retirement age is 65 and 2 months.

² Less than 0.5 percent.

³ Maximum service is 30 years when service before 1937 is credited; there is no limit on the amount of service after 1936 that is creditable.

⁴ Includes 36,079 disability annuities now payable as age annuities.

⁵ The average years of service was 29.9 years for age annuitants in current-payment status and 29.8 years for retirees awarded age annuities in the year.

Table B12.--Employee annuities in current-payment status on December 31, 2002, and awarded in 2002, by last railroad employer

Last railroad employer	In current-payment status on December 31, 2002					Railroad annuities awarded in 2002		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Burlington Northern and Santa Fe Ry. Co.	44,417	\$1,676	5,415	\$490	\$787	2,716	2,122	\$2,497
Canadian National, U.S. Operations								
Chicago, Central and Pacific RR. Co.	208	2,128	1	1,093	539	16	13	2,486
Duluth, Winnipeg & Pacific Ry. Co.	223	1,705	31	570	736	15	13	2,465
Grand Trunk Western RR. Inc.	3,168	1,710	453	552	781	187	144	2,550
Illinois Central RR. Co.	8,741	1,520	1,516	474	803	448	321	2,622
Sault Ste. Marie Bridge Co.	12	2,350	.....	.....	.....	6	6	2,365
Wisconsin Central LTD.	277	2,078	7	585	947	55	47	2,386
CSX Transportation, Inc.	40,736	1,686	4,837	476	783	2,827	2,373	2,536
Kansas City Southern Ry. Co.	1,878	1,849	175	504	767	160	130	2,513
IC&E-Kansas City Southern Joint Agency	157	1,761	13	732	605	9	8	2,641
National RR. Passenger Corp. (Amtrak)	8,329	1,722	896	793	724	872	763	2,145
Norfolk Southern Corp.	26,897	1,694	3,112	473	787	2,468	2,027	2,418
Soo Line RR. Co.	4,341	1,746	429	564	790	241	196	2,589
Union Pacific RR. Co.	57,055	1,635	8,406	487	778	3,471	2,681	2,548
Class I railroads, total	196,439	\$1,668	25,291	\$497	\$782	13,491	10,844	\$2,484
Bangor & Aroostook RR. Co.	484	\$1,679	35	\$514	\$692	32	25	\$2,229
Bessemer & Lake Erie RR. Co.	709	1,519	87	504	769	34	25	2,541
Boston & Maine Corp.	1,189	1,197	344	400	814	6	4	2,714
Canadian Pacific Ry. Co.	426	983	54	369	851	6	2	1,796
Delaware & Hudson Ry. Co. Inc.	1,032	1,457	196	348	884	52	39	2,410
Duluth, Missabe & Iron Range Ry Co.	968	1,346	272	573	756	41	37	2,228
Elgin, Joliet & Eastern Ry. Co.	1,372	1,541	202	539	808	72	50	2,407
Florida East Coast Ry. Co.	620	1,220	199	306	833	32	20	2,243
Fox Valley & Western LTD.	192	1,634	22	440	809	4	....	.....
Lake Superior & Ishpeming RR. Co.	161	1,724	13	450	815	10	10	2,606
Montana Rail Link Inc.	175	2,006	5	1,181	592	26	22	2,260
Paducah & Louisville Railway Inc.	135	2,120	2	1,392	547	12	11	2,387
Texas Mexican Ry. Co.	159	1,795	13	729	701	15	13	2,296
All others	499	1,881	31	735	820	70	59	2,419
Class II railroads, total	8,121	\$1,460	1,475	\$454	\$808	412	317	\$2,366

Table B12.--Employee annuities in current-payment status on December 31, 2002, and awarded in 2002, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2002					Railroad annuities awarded in 2002		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Camas Prairie Railnet Inc.	124	\$1,596	16	\$637	\$683	3	....	.....
Canadian National Ry. Inc.	493	470	30	359	796	11	1	\$265
Chicago South Shore and South Bend RR.	124	1,288	38	492	795	....	....	.....
Chicago, Milwaukee, St. Paul & Pacific RR. Co.	3,546	1,124	1,066	402	836	57	....	.....
Chicago, Rock Island & Pacific RR. Co.	2,234	1,035	668	405	818	76	....	.....
Colorado and Wyoming Ry. Co.	116	1,464	25	734	678	4	2	2,756
Consolidated Rail Corp. (Conrail)	42,480	1,429	9,143	425	827	601	125	2,516
Illinois & Midland RR., Inc.	163	1,457	40	386	940	6	5	2,541
Long Island RR. Co.	4,282	1,713	1,246	1,009	610	361	298	2,513
Maine Central RR. Co.	477	1,403	76	567	707	4	....	.....
Metro-North Commuter RR. Co.	1,514	2,008	111	1,106	726	111	103	2,315
New England Central RR., Inc.	289	1,374	67	461	745	6	5	2,373
New Jersey Transit Rail Operations, Inc.	999	2,045	57	1,053	725	97	91	2,247
Northeast Ill. Regional Commuter RR. Corp. (Metra)	803	2,145	55	1,212	733	87	82	2,531
Northwestern Pacific RR. Co.	150	1,146	52	475	757	2	....	.....
Pittsburgh and Lake Erie Properties, Inc.	883	1,407	173	369	860	12	....	.....
Port Authority Trans-Hudson Corp. (PATH)	473	1,870	61	599	881	54	45	2,596
Richmond, Fredericksburg & Potomac Ry. Co.	479	1,436	110	599	694	7	....	.....
Southeastern Penn Trans Auth-Reg Highspeed Lines (SEPTA)	253	1,883	12	999	611	22	18	1,919
Springfield Terminal Ry. Co., Vermont	552	1,847	25	659	797	53	42	2,359
All others	4,282	1,371	959	397	848	301	189	2,135
Class III railroads, total	64,716	\$1,446	14,030	\$487	\$805	1,875	1,006	\$2,384
Aliquippa & Ohio River RR. Co.	187	\$1,562	24	\$738	\$738	4	2	\$2,134
Alton & Southern Ry. Co.	288	1,795	33	423	935	32	27	2,438
Baltimore & Ohio Chicago Terminal RR. Co.	210	1,114	64	372	799	....	....	.....
Belt Ry. Co. of Chicago	487	1,771	65	546	736	33	26	2,621
Birmingham Southern RR. Co.	163	1,559	18	469	887	7	6	1,915
Chicago & Western Indiana RR. Co.	159	792	74	377	817	3	....	.....
Chicago Union Station Co.	125	1,022	44	411	849	....	....	.....
Cincinnati Union Terminal Co.	155	691	75	337	830	....	....	.....
Conemaugh & Black Lick RR. Co., LLC	193	1,470	18	693	617	3	1	2,072
Houston Belt & Terminal Ry. Co.	459	1,608	82	551	738	7	....	.....
Indiana Harbor Belt RR. Co.	794	1,629	138	528	845	34	25	2,392
ISG-Cleveland Works Ry. Co.	371	1,752	39	688	633	45	42	2,409
Kansas City Terminal Ry. Co.	372	1,265	80	499	790	4	....	.....

Table B12.--Employee annuities in current-payment status on December 31, 2002, and awarded in 2002, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2002					Railroad annuities awarded in 2002		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Keystone Railroad, LLC	298	\$1,637	25	\$786	\$544	16	10	\$2,561
Lake Terminal RR. Co.	188	1,541	22	610	564	6	5	2,382
Monongahela Connecting RR. Co.	205	1,503	17	538	768	1	....	.....
New Orleans Public Belt RR.	129	1,773	10	502	860	5	4	2,271
Patapsco & Back Rivers RR. Co., LLC	373	1,623	40	708	679	6	6	1,756
Peoria & Pekin Union Ry. Co.	156	1,679	28	552	741	8	7	2,432
Pittsburgh & Conneaut Dock Co.	167	1,448	24	452	860	9	5	2,312
Port Terminal RR. Association	279	1,809	24	643	805	26	20	2,424
Portland Terminal RR. Co. (Oregon)	198	1,307	56	479	712	4	4	2,524
South Buffalo Ry. Co.	388	1,381	78	627	753	23	20	2,064
Terminal RR. Association of St.Louis	955	1,542	164	517	739	36	26	2,590
Union RR. Co. of Pittsburgh PA	800	1,518	95	530	759	27	24	2,407
All others	2,569	1,175	826	392	838	89	50	2,453
Switching and terminal companies, total	10,668	\$1,442	2,163	\$471	\$795	428	310	\$2,407
Fruit Growers Express Co.	445	\$1,439	77	\$564	\$730	37	27	\$2,376
Pacific Fruit Express Co.	818	1,115	242	397	777	6	....	.....
Santa Fe Terminal Services, Inc.	121	1,212	29	362	1,015	4	....	.....
TTX Company (Trailer Train Co.)	156	1,633	19	517	897	35	25	1,984
Union Pacific Fruit Express Co.	269	1,789	12	607	756	25	21	2,245
Western Fruit Express Co.	181	1,560	25	616	685	12	9	2,432
All others	93	1,216	28	518	866	4	....	.....
Car loan companies, total	2,083	\$1,359	432	\$456	\$790	123	82	\$2,229
Association of American Railroads	316	\$1,472	55	\$519	\$895	13	....	.....
Eastern Railroad Association	130	1,072	40	278	962	1	....	.....
Railroad Support Services	174	1,548	27	493	881	9	....	.....
Western Railroad Assn.	399	1,238	96	459	849	11	....	.....
Western Weighing and Inspection Bureau	189	1,292	43	359	896	6	....	.....
All others	219	1,301	59	373	895	16	12	\$2,172
Railroad associations, total	1,427	\$1,329	320	\$420	\$888	56	12	\$2,172

Table B12.--Employee annuities in current-payment status on December 31, 2002, and awarded in 2002, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2002					Railroad annuities awarded in 2002		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Brotherhood of Locomotive Engineers	204	\$1,970	21	\$457	\$916	9	9	\$2,887
Brotherhood of Maintenance-of-Way Employees	294	1,712	34	391	834	32	31	2,183
International Association of Machinists & Aerospace Workers	410	1,448	88	554	774	28	22	2,197
International Brotherhood Blmksr, Shp Bldrs, Blksmths & Hlprs	138	1,236	36	467	937	5	2	1,083
International Brotherhood of Electrical Workers	362	1,546	63	667	834	33	28	2,057
Transportation Communications Union	792	1,630	146	444	846	94	87	2,442
United Transportation Union	1,346	1,960	141	499	878	121	115	2,658
All others	282	1,540	58	415	974	11	7	1,622
National railway labor organizations, total	3,828	\$1,722	587	\$494	\$862	333	301	\$2,429
Board of Trustees of the Galveston Wharves	153	\$1,125	57	\$528	\$731	3	....	.....
C and O Employees' Hospital Assn.	195	734	71	238	837	6	....	.....
Illinois Central Hospital Association	104	651	62	245	980	5	1	\$3,069
National Carloading Corp.	157	425	113	179	1,019	....	....	.....
Pullman Co.	835	415	610	236	896	1	....	.....
REA Express, Inc.	5,827	852	2,477	402	832	93	....	.....
Southwestern Transportation Co.	138	547	93	281	931	....	....	.....
Union Pacific RR. Employees' Health Systems	220	892	121	280	1,468	6	2	1,812
Universal Carloading & Distributing Co. Inc.	100	322	84	157	1,026	....	....	.....
All others	1,047	1,156	364	309	927	63	19	2,362
Miscellaneous employers, total	8,776	\$829	4,052	\$347	\$882	177	22	\$2,344
Grand total	297,085	\$1,576	48,784	\$476	\$803	16,926	12,904	\$2,467

NOTE.-- Only employers with 100 or more annuitants on the Board's payment rolls on December 31, 2002, are shown individually. Data for companies which ceased reporting service and compensation for their own employees by the end of 2002 are combined with data for the currently reporting employer. Employers no longer covered by the Railroad Retirement Act are shown individually if they still had 100 or more retired employees on the Board's rolls on December 31, 2002. Grand total includes employees for whom a last railroad employer could not be identified. Railroad annuity amounts include regular and supplemental annuities.